

**United States Bankruptcy Court
Northern District of Illinois**

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Kays, Kenneth L		Name of Joint Debtor (Spouse) (Last, First, Middle): Kays, Sandra L																																									
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): 9495		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): 2651																																									
Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. (if more than one, state all): 2825 Pearl Street Rd Belvidere, IL		Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. (if more than one, state all): 2825 Pearl Street Rd Belvidere, IL																																									
Street Address of Debtor (No. & Street, City, and State): ZIP CODE 61008		Street Address of Joint Debtor (No. & Street, City, and State): ZIP CODE 61008																																									
County of Residence or of the Principal Place of Business: Boone		County of Residence or of the Principal Place of Business: Boone																																									
Mailing Address of Debtor (if different from street address): ZIP CODE		Mailing Address of Joint Debtor (if different from street address): ZIP CODE																																									
Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE																																											
Type of Debtor (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) <hr/> <hr/>	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code.)	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.																																									
Filing Fee (Check one box)		Chapter 11 Debtors <p>Check one box:</p> <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). <p>Check if:</p> <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.																																									
<input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b) See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		<p>Check all applicable boxes</p> <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).																																									
Statistical/Administrative Information <p><input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.</p> <p><input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.</p>																																											
<table style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="10" style="text-align: center; font-weight: bold;">Estimated Number of Creditors</td> </tr> <tr> <td style="text-align: center;">1-</td> <td style="text-align: center;">50-</td> <td style="text-align: center;">100-</td> <td style="text-align: center;">200-</td> <td style="text-align: center;">1,000-</td> <td style="text-align: center;">5,001-</td> <td style="text-align: center;">10,001-</td> <td style="text-align: center;">25,001-</td> <td style="text-align: center;">50,001-</td> <td style="text-align: center;">Over</td> </tr> <tr> <td style="text-align: center;">49</td> <td style="text-align: center;">99</td> <td style="text-align: center;">199</td> <td style="text-align: center;">999</td> <td style="text-align: center;">5,000</td> <td style="text-align: center;">10,000</td> <td style="text-align: center;">25,000</td> <td style="text-align: center;">50,000</td> <td style="text-align: center;">100,000</td> <td style="text-align: center;">100,000</td> </tr> <tr> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table>				Estimated Number of Creditors										1-	50-	100-	200-	1,000-	5,001-	10,001-	25,001-	50,001-	Over	49	99	199	999	5,000	10,000	25,000	50,000	100,000	100,000	<input checked="" type="checkbox"/>	<input type="checkbox"/>								
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Estimated Assets <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%; text-align: center;"><input type="checkbox"/> \$0 to \$10,000</td> <td style="width: 25%; text-align: center;"><input checked="" type="checkbox"/> \$10,000 to \$100,000</td> <td style="width: 25%; text-align: center;"><input type="checkbox"/> \$100,000 to \$1 million</td> <td style="width: 25%; text-align: center;"><input type="checkbox"/> \$1 million to \$100 million</td> <td style="width: 25%; text-align: center;"><input type="checkbox"/> More than \$100 million</td> </tr> </table>				<input type="checkbox"/> \$0 to \$10,000	<input checked="" type="checkbox"/> \$10,000 to \$100,000	<input type="checkbox"/> \$100,000 to \$1 million	<input type="checkbox"/> \$1 million to \$100 million	<input type="checkbox"/> More than \$100 million																																			
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THIS SPACE IS FOR COURT USE ONLY																																											

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Kenneth L Kays, Sandra L Kays
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.)		
Location Where Filed: NONE	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)		
Name of Debtor: NONE	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		X /s/Dennis P. Drda 4/28/2007 Signature of Attorney for Debtor(s) Date Dennis P. Drda 674656
Exhibit C		
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?		
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input type="checkbox"/> No		
Exhibit D		
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)		
<input type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.		
If this is a joint petition:		
<input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.		
Information Regarding the Debtor - Venue (Check any applicable box)		
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.		
Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)		
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following).		
(Name of landlord that obtained judgment)		
(Address of landlord)		
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and		
<input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.		

Official Form 1 (04/07)

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Kenneth L Kays, Sandra L Kays**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Kenneth L KaysSignature of Debtor **Kenneth L Kays****X /s/ Sandra L Kays**Signature of Joint Debtor **Sandra L Kays**

Telephone Number (If not represented by attorney)

4/28/2007

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

I request relief in accordance with chapter 15 of Title 11, United States Code. Certified Copies of the documents required by § 1515 of title 11 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X Not Applicable

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Date

Signature of Attorney**X /s/Dennis P. Drda**

Signature of Attorney for Debtor(s)

Dennis P. Drda, 674656

Printed Name of Attorney for Debtor(s) / Bar No.

Dennis P. Drda, Attorney

Firm Name

7902 Conehill Circle Rockford, Illinois 61107

Address

815-978-7807

Telephone Number

815-397-0027**4/28/2007****dennisdarda@yahoo.com**

Date

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition prepares, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Not Applicable

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. 110.)

Address

X Not Applicable

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Official Form 1 (04/07)

X Not Applicable

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois

In re: Kenneth L Kays Sandra L Kays Case No. _____
Debtor(s) (if known) _____

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the **180 days before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]* _____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Kenneth L Kays
Kenneth L Kays

Date: 4/28/2007

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois

In re: Kenneth L Kays Sandra L Kays
Debtor(s)

Case No. _____
(if known)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

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3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]* _____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Sandra L Kays
Sandra L Kays

Date: 4/28/2007

In re: Kenneth L Kays Sandra L Kays,
Debtors

Case No. _____
(If known) _____

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
		Total ➤		0.00

(Report also on Summary of Schedules.)

In re Kenneth L Kays Sandra L Kays

Debtors

Case No.

(If known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		Cash, in possession of Debtors	J	50.00
Cash on hand		Coins, in safe deposit box, anniversary present	J	50.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account, Amcore Bank, Ken & Sandra Kays, Account No. 0007952916	J	188.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account, Belvidere Bank, Ken Kays Trucking, Account No. 7277691458		155.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account, Belvidere Bank, personal checking, Ken and Sandra Kays, Account No. 500046492	J	2,300.00
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		General Mills Federal Credit Union, Savings Account, Sandra Kays, Account No. 230611	W	275.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Living room, dining room, bedroom, kitchen furniture	J	850.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		personal clothing of Debtors	J	200.00
7. Furs and jewelry.	X			

In re Kenneth L Kays Sandra L KaysDebtors

Case No. _____

(If known) _____

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
8. Firearms and sports, photographic, and other hobby equipment.		Fishing equipment, guns		500.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Accumulated dividends, Country Life Insurance policy #001442760	J	782.00
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Country Life Insurance Co. policy #000199241, surrender value	J	907.00
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Country Life Insurance Co., policy #001442760, surrender value	J	2,096.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give Particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		28 shares of Alcatel-Lucent Spon ADR	W	331.00
Stock and interests in incorporated and unincorporated businesses. Itemize.		3 shares of Agere Systems, Inc.	W	68.00
Stock and interests in incorporated and unincorporated businesses. Itemize.		3 shares of Avaya, Inc.	W	35.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			

In re Kenneth L Kays Sandra L KaysDebtors

Case No. _____

(If known) _____

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1985 Mack dump truck		1,000.00
Automobiles, trucks, trailers, and other vehicles and accessories.		1998 Ford F150 pickup	J	300.00
Automobiles, trucks, trailers, and other vehicles and accessories.		2002 Subaru Forester	J	10,800.00
Automobiles, trucks, trailers, and other vehicles and accessories.		2003 Ford F150 pickup	J	14,200.00

In re Kenneth L Kays Sandra L KaysDebtors

Case No.

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
25. Automobiles, trucks, trailers, and other vehicles and accessories.		lawn mower		75.00
26. Boats, motors, and accessories.		1998 Evinrude 40 HP boat motor		700.00
Boats, motors, and accessories.		1998 Grumman 16P boat		900.00
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		Various hand tools of Debtor		200.00
<u>3</u> continuation sheets attached			Total ➤	\$ 36,962.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

Official Form 6C (04/07)

In re Kenneth L Kays Sandra L Kays,

Debtors

Case No. _____

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:
(Check one box)

11 U.S.C. § 522(b)(2)
 11 U.S.C. § 522(b)(3)

Check if debtor claims a homestead exemption that exceeds
\$136,875

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
1998 Evinrude 40 HP boat motor	735 ILCS 5/12-1001(b)	700.00	700.00
1998 Grumman 16P boat	735 ILCS 5/12-1001(b)	900.00	900.00
2002 Subaru Forrester	735 ILCS 5/12-1001(c)	900.00	10,800.00
2003 Ford F150 pickup	735 ILCS 5/12-1001(c)	500.00	14,200.00
28 shares of Alcatel-Lucent Spon ADR	735 ILCS 5/12-1001(b)	331.00	331.00
3 shares of Agere Systems, Inc.	735 ILCS 5/12-1001(b)	68.00	68.00
3 shares of Avaya, Inc.	735 ILCS 5/12-1001(b)	35.00	35.00
Accumulated dividends, Country Life Insurance policy #001442760	735 ILCS 5/12-1001(b)	782.00	782.00
Cash, in possession of Debtors	735 ILCS 5/12-1001(b)	50.00	50.00
Checking Account, Amcore Bank, Ken & Sandra Kays, Account No. 0007952916	735 ILCS 5/12-1001(b)	188.00	188.00
Checking Account, Belvidere Bank, Ken Kays Trucking, Account No. 7277691458	735 ILCS 5/12-1001(b)	155.00	155.00
Checking Account, Belvidere Bank, personal checking, Ken and Sandra Kays, Account No. 500046492	735 ILCS 5/12-1001(b)	2,300.00	2,300.00
Coins, in safe deposit box, anniversary present	735 ILCS 5/12-1001(b)	50.00	50.00
Country Life Insurance Co. policy #000199241, surrender value	735 ILCS 5/12-1001(f) 735 ILCS 5/12-1001(h)(3)	0.00 0.00	907.00
Country Life Insurance Co., policy #001442760, surrender value	735 ILCS 5/12-1001(h)(3) 735 ILCS 5/12-1001(f)	0.00 0.00	2,096.00
Fishing equipment, guns	735 ILCS 5/12-1001(b)	500.00	500.00

Official Form 6C (04/07) - Cont.

In re Kenneth L Kays Sandra L Kays

Debtors

Case No. _____

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
General Mills Federal Credit Union, Savings Account, Sandra Kays, Account No. 230611	735 ILCS 5/12-1001(b)	275.00	275.00
lawn mower	735 ILCS 5/12-1001(b)	75.00	75.00
Living room, dining room, bedroom, kitchen furniture	735 ILCS 5/12-1001(b)	850.00	850.00
personal clothing of Debtors	735 ILCS 5/12-1001(b)	200.00	200.00
Various hand tools of Debtor	735 ILCS 5/12-1001(b)	200.00	200.00

Official Form 6D (10/06)

In re Kenneth L Kays Sandra L Kays

Debtors

Case No.

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 6235601	J	11/01/2005 Security Agreement 2002 Subaru Forrester VALUE \$10,800.00				9,900.00	0.00
Amcore Bank 501 Seventh Street PO Box 1537 Rockford, Illinois 61110-0037							
ACCOUNT NO. 6201104	J	11/01/2005 Security Agreement 2003 Ford F150 pickup VALUE \$14,200.00				13,700.00	0.00
Amcore Bank 501 Seventh Street PO Box 1537 Rockford, Illinois 61110-0037							

0

continuation sheets
attachedSubtotal >
(Total of this page)Total >
(Use only on last page)

\$ 23,600.00	\$ 0.00
\$ 23,600.00	\$ 0.00

(Report also on Summary of (If applicable, report
Schedules) also on Statistical
Summary of Certain
Liabilities and
Related Data.)

Official Form 6E (04/07)

In re Kenneth L Kays Sandra L Kays

Debtors

Case No.

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

Deposits by individuals

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Official Form 6E (04/07) - Cont.

In re Kenneth L Kays Sandra L Kays
DebtorsCase No. _____
(If known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.									

Sheet no. 1 of 1 continuation sheets attached to Schedule of
Creditors Holding Priority ClaimsSubtotals ➤
(Totals of this page)

Total ➤

(Use only on last page of the completed
Schedule E. Report also on the Summary of
Schedules.)

Total ➤

(Use only on last page of the completed
Schedule E. If applicable, report also on the
Statistical Summary of Certain Liabilities
and Related Data.)

\$ 0.00	\$ 0.00	\$ 0.00
\$ 0.00		
	\$ 0.00	\$ 0.00

Official Form 6F (10/06)

In re Kenneth L Kays Sandra L Kays
Debtors

Case No. _____
(If known) _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3713-208229-91009		W	03/20/2007 Credit card purchases				14,883.00
American Express Box 0001 Los Angeles, CA 90096-0001							
ACCOUNT NO. 4147-0916-4685-5713		J	04/01/2007 Credit card purchases				12,821.00
Capital One Bank PO Box 85012 Richmond, VA 23285-5012							
ACCOUNT NO. 4266 8410 1894 9329		H	04/01/2007 Credit card purchases				1,005.00
Chase Card Services PO Box 15298 Wilmington, DE 19850-5298							
ACCOUNT NO. 4417 1291 4119 2050		H	04/01/2007 Credit card purchases				20,409.00
Chase Card Services PO Box 15298 Wilmington, DE 19850-5153							
ACCOUNT NO. 5184 4500 7157 4366		W	04/01/2007 Credit card purchases				13,048.00
Chase Card Services PO Box 15298 Wilmington, DE 19850-5298							

1 Continuation sheets attached

Subtotal >	\$ 62,166.00
Total >	\$ _____

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

Official Form 6F (10/06) - Cont.

In re Kenneth L Kays Sandra L Kays

Debtors

Case No.

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4266 8510 5904 4872		W	04/01/2007 Credit card purchases				2,940.00
Chase Card Services PO Box 15298 Wilmington, DE 19850-5298							
ACCOUNT NO. 		H	04/01/2007 purchase of hearing aids for Debtor				1,000.00
Hearing Aid Professionals 3600 E. State Street Rockford, Illinois 61108							

Sheet no. 1 of 1 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal ➤	\$ 3,940.00
Total ➤	\$ 66,106.00

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

Form B6G

(10/05)

In re: Kenneth L Kays Sandra L Kays _____, Case No. _____
Debtors (If known) _____

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Farm Management Company 139 E. Temple Suite 110 Salt Lake City, Utah 84111-1103	Residential lease of premises occupied by Debtors

Form B6H

(10/05)

In re: **Kenneth L Kays Sandra L Kays**

Debtors

Case No.

(If known)

SCHEDULE H - CODEBTORS

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
------------------------------	------------------------------

In re Kenneth L Kays Sandra L Kays

Debtors

Case No.

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 7, 11, 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):

Employment:	DEBTOR	SPOUSE
Occupation	unemployed	Line worker
Name of Employer	General Mills/Green Giant Co.	
How long employed	5 years	
Address of Employer	915 East Pleasant Street, Belvidere, IL 61008	

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly.)	\$ 0.00	\$ 2,296.67
2. Estimate monthly overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 0.00	\$ 2,296.67
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ 0.00	\$ 429.00
b. Insurance	\$ 0.00	\$ 199.33
c. Union dues	\$ 0.00	\$ 0.00
d. Other (Specify) <u>401K</u>	\$ 0.00	\$ 208.00
	<u>United Way</u>	\$ 0.00 \$ 4.33
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 0.00	\$ 840.67
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 0.00	\$ 1,456.00
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ 0.00	\$ 0.00
8. Income from real property	\$ 0.00	\$ 0.00
9. Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00
11. Social security or other government assistance (Specify) <u>Social Security</u>	\$ 1,248.00	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income (Specify)	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ 1,248.00	\$ 0.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 1,248.00	\$ 1,456.00
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)	\$ 2,704.00	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.:

Possible increase in income due to employment of Debtor.

Official Form 6J (10/06)

In re Kenneth L Kays Sandra L Kays

Debtors

Case No.

(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ <u>250.00</u>
a. Are real estate taxes included? Yes _____ No <u>✓</u>	
b. Is property insurance included? Yes _____ No <u>✓</u>	
2. Utilities: a. Electricity and heating fuel	\$ <u>350.00</u>
b. Water and sewer	\$ <u>15.00</u>
c. Telephone	\$ <u>125.00</u>
d. Other _____	\$ <u>0.00</u>
3. Home maintenance (repairs and upkeep)	\$ <u>50.00</u>
4. Food	\$ <u>400.00</u>
5. Clothing	\$ <u>40.00</u>
6. Laundry and dry cleaning	\$ <u>0.00</u>
7. Medical and dental expenses	\$ <u>80.00</u>
8. Transportation (not including car payments)	\$ <u>350.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u>150.00</u>
10. Charitable contributions	\$ <u>42.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ <u>42.00</u>
b. Life	\$ <u>69.00</u>
c. Health	\$ <u>0.00</u>
d. Auto	\$ <u>87.00</u>
e. Other _____	\$ <u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)	\$ <u>0.00</u>
(Specify) _____	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ <u>634.00</u>
b. Other _____	\$ <u>0.00</u>
14. Alimony, maintenance, and support paid to others	\$ <u>0.00</u>
15. Payments for support of additional dependents not living at your home	\$ <u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <u>0.00</u>
17. Other <u>Cable TV/Video rentals</u>	\$ <u>45.00</u>
<u>Vehicle Licenses</u>	\$ <u>15.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$ <u>2,744.00</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$ <u>2,704.00</u>
b. Average monthly expenses from Line 18 above	\$ <u>2,744.00</u>
c. Monthly net income (a. minus b.)	\$ <u>-40.00</u>

Official Form 6 - Statistical Summary (10/06)

**United States Bankruptcy Court
Northern District of Illinois**

In re Kenneth L Kays Sandra L Kays
Debtors

Case No. _____
Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 2,704.00
Average Expenses (from Schedule J, Line 18)	\$ 2,744.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 2,296.67

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$66,106.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$66,106.00

Official Form 6 - Summary (10/06)

United States Bankruptcy Court
Northern District of Illinois

In re Kenneth L Kays Sandra L Kays,
Debtors

Case No. _____
Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 0.00		
B - Personal Property	YES	4	\$ 36,962.00		
C - Property Claimed as Exempt	YES	2			
D - Creditors Holding Secured Claims	YES	1		\$ 23,600.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	2		\$ 66,106.00	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 2,704.00
J - Current Expenditures of Individual Debtor(s)	YES	2			\$ 2,744.00
TOTAL		17	\$ 36,962.00	\$ 89,706.00	

Official Form 6 - Declaration (10/06)

In re Kenneth L Kays Sandra L Kays
Debtors

Case No. _____
(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 19 sheets (*total shown on summary page plus 2*), and that they are true and correct to the best of my knowledge, information, and belief.

Date: 4/28/2007

Signature: /s/ Kenneth L Kays
Kenneth L Kays

Debtor

Date: 4/28/2007

Signature: /s/ Sandra L Kays
Sandra L Kays

(Joint Debtor, if any)

[If joint case, both spouses must sign]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

Amcore Bank
501 Seventh Street
PO Box 1537
Rockford, Illinois 61110-0037

American Express
Box 0001
Los Angeles, CA 90096-0001

Capital One Bank
PO Box 85012
Richmond, VA 23285-5012

Chase Card Services
PO Box 15298
Wilmington, DE 19850-5298

Chase Card Services
PO Box 15298
Wilmington, DE 19850-5153

Hearing Aid Professionals
3600 E. State Street
Rockford, Illinois 61108

Dennis P. Drda 674656
Dennis P. Drda, Attorney
7902 Conehill Circle
Rockford, Illinois 61107

815-978-7807
Attorney for the Petitioner(s)

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois

In Re:

Debtor: **Kenneth L Kays**
Social Security Number: **9495**

Case No:

Chapter **7**

Joint Debtor: **Sandra L Kays**
Social Security Number: **2651**

Numbered Listing of Creditors

	Creditor name and mailing address	Category of Claim	Amount of Claim
1.	Amcore Bank 501 Seventh Street PO Box 1537 Rockford, Illinois 61110-0037	Secured Claims	\$ 9,900.00
2.	Amcore Bank 501 Seventh Street PO Box 1537 Rockford, Illinois 61110-0037	Secured Claims	\$ 13,700.00
3.	American Express Box 0001 Los Angeles, CA 90096-0001	Unsecured Claims	\$ 14,883.00
4.	Capital One Bank PO Box 85012 Richmond, VA 23285-5012	Unsecured Claims	\$ 12,821.00
5.	Chase Card Services PO Box 15298 Wilmington, DE 19850-5298	Unsecured Claims	\$ 1,005.00

In re: **Kenneth L Kays**
Sandra L Kays

Case No. _____

6.	Chase Card Services PO Box 15298 Wilmington, DE 19850-5153	Unsecured Claims	\$ 20,409.00
7.	Chase Card Services PO Box 15298 Wilmington, DE 19850-5298	Unsecured Claims	\$ 13,048.00
8.	Chase Card Services PO Box 15298 Wilmington, DE 19850-5298	Unsecured Claims	\$ 2,940.00
9.	Hearing Aid Professionals 3600 E. State Street Rockford, Illinois 61108	Unsecured Claims	\$ 1,000.00

In re: **Kenneth L Kays**
Sandra L Kays

Case No. _____

(The penalty for making a false statement or concealing property is a fine up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. secs. 152 and 3571.)

DECLARATION

I, **Kenneth L Kays**, and I, **Sandra L Kays**, named as debtors in this case, declare under penalty of perjury that we have read the foregoing Numbered Listing of Creditors, consisting of **2 sheets** (not including this declaration), and that it is true and correct to the best of our information and belief.

Signature: /s/ Kenneth L Kays
Kenneth L Kays

Dated: 4/28/2007

Signature: /s/ Sandra L Kays
Sandra L Kays

Dated: 4/28/2007

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re:
**Kenneth L Kays
Sandra L Kays**

Bankruptcy Case Number: _____

VERIFICATION OF CREDITOR MATRIX

Number of Creditors: _____

The above named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Dated: 4/28/2007

/s/ Kenneth L Kays
Kenneth L Kays

Debtor

/s/ Sandra L Kays
Sandra L Kays

Joint Debtor